

**From:** Diane Isable <diane\_isable@dot.ca.gov> on 10/01/2007 08:10:05 PM

**Subject:** Truth in Lending

What about a credit card company you dispute a charge with, removes the charge from your account until they determine if it is a valid charge then turns around later to say the disputed charge is correct ,but because you did not provide proof it was not, it will be re-applied to your account. When they re-apply the charge to your account, they do not notify you in advance, and add the charge on the last day of your billing cycle, which you don't see until you find out that you have been charged an over-the-limit fee.

Note: You don't know who the charge is from in the first place, and the number on your statement for the company does not have a live-person, you are stuck in the hell-hole of punching numbers for this and that department, and never get a real person to answer your questions